



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name SYNOVUS FINANCIAL CORP.

City/State COLUMBUS, GA

Bank Holding Company Information

Federal Reserve District: 6
 Consolidated Assets (\$000): 54,394,159
 Peer Group Number: 1 Number in Peer Group: 128
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SYNOVUS FINANCIAL CORP.
 1111 BAY AVENUE
 SUITE 500
 COLUMBUS, GA 319012751

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	51,933,102	46,753,241	31,799,139	30,819,492	
Net income (\$000)	373,695	563,780	428,476	275,474	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.92	2.77	57	3.42	3.01	67	3.61	3.08	81	3.32	2.92	73			
+ Non-interest income	0.81	1.21	34	0.77	1.32	30	0.87	1.31	34	1.08	1.35	39			
- Overhead expense	2.30	2.57	39	2.34	2.69	33	2.60	2.71	47	2.62	2.72	46			
- Provision for credit losses	0.65	0.51	72	0.19	0.15	68	0.16	0.14	67	0.22	0.16	79			
+ Securities gains (losses)	0.15	0.02	97	-0.02	0.01	9	0	0	26	0	0.01	22			
+ Other tax equivalent adjustments	0	0	48	0	0	75	0	0	12	0	0	76			
= Pretax net operating income (tax equivalent)	0.94	1.04	38	1.64	1.56	56	1.72	1.57	62	1.56	1.43	62			
Net operating income	0.72	0.81	35	1.21	1.19	46	1.35	1.24	62	0.89	0.89	45			
Net income	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61	0.89	0.90	45			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.72	3.55	58	4.70	4.41	71	4.46	4.24	65	3.99	3.80	66			
Interest expense	0.60	0.52	66	1.04	1.08	50	0.65	0.86	32	0.48	0.60	44			
Net interest income (tax equivalent)	3.12	3.01	48	3.66	3.33	64	3.81	3.38	73	3.51	3.19	66			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.24	0.27	58	0.16	0.21	51	0.20	0.22	63	0.29	0.24	73			
Earnings coverage of net loan and lease losses (X)	8.67	22.91	38	14.80	24.40	50	11.88	21.75	45	7.86	19.67	29			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.58	1.58	58	0.76	0.83	42	0.97	0.90	61	1.01	0.98	55			
Allowance for loan and lease losses / Total loans and leases	1.55	1.55	56	0.75	0.81	44	0.96	0.89	62	1	0.96	55			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.45	0.71	31	0.31	0.57	24	0.44	0.61	34	0.53	0.72	33			
30-89 days past due loans and leases / Total loans and leases	0.11	0.39	12	0.29	0.43	38	0.20	0.44	21	0.19	0.47	15			
Liquidity and Funding															
Net noncore funding dependence	5.43	3.20	63	19.63	14.45	71	13.78	16.62	46	12.92	17.03	40			
Net short-term noncore funding dependence	0.59	-4.76	69	15.63	3.38	87	6.27	4.66	45	4.29	4.83	43			
Net loans and leases / Total assets	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92	78.78	62.73	91			
Capitalization															
Tier 1 leverage ratio	8.50	9.13	34	9.16	9.76	40	9.60	9.71	46	9.19	9.53	38			
Holding company equity capital / Total assets	9.49	11.16	27	10.25	12.43	24	9.59	12.22	12	9.49	11.94	12			
Total equity capital (including minority interest) / Total assets	9.49	11.29	24	10.25	12.57	23	9.59	12.27	12	9.49	12.01	12			
Common equity tier 1 capital / Total risk-weighted assets	9.66	12.38	5	8.95	12.17	2	9.95	12.12	15	9.99	12.19	14			
Net loans and leases / Equity capital (X)	7.44	5.58	81	7.49	5.21	86	8.21	5.29	94	8.31	5.27	94			
Cash dividends / Net income	60.96	42.30	77	36.53	33.12	56	30.65	27.31	53	30.04	31.29	42			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	12.84	16.68	43	47.55	9.26	94	4.64	7	49	3.71	8.28	39			
Equity capital	4.44	6.99	41	57.70	10.49	94	5.81	7.89	53	1.15	10.18	21			
Net loans and leases	3.81	9.07	33	43.76	9.10	92	4.62	7.89	38	3.98	9.38	33			
Noncore funding	-34.34	-12.18	27	94.23	6.59	95	11.56	10.67	59	-14.59	5.59	33			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	11.56	13.56	60	17.08	13.04	71	17.41	13.37	73	18.39	12.69	76			
Equity investment in subsidiaries / Equity capital	102.42	102.81	49	108.19	103.22	76	110.19	103.10	82	110.51	102.10	86			
Cash from ops + noncash items + op expense / Op expense + dividends	215.29	147.24	79	198.34	190.27	58	173.67	174.91	53	379.32	148.20	95			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,614,343	1,819,369	1,227,734	1,065,508		-11.27	83.51
Income from lease financing receivables.....	1,197	1,170	897	731		2.31	449.08
Fully taxable income on loans and leases.....	1,602,683	1,809,315	1,226,552	1,064,187		-11.42	82.60
Tax-exempt income on loans and leases.....	12,857	11,224	2,079	2,052		14.55	474.23
Estimated tax benefit on income on loans and leases.....	3,415	2,963	554	1,105		15.26	183.38
Income on loans and leases (tax equivalent).....	1,618,955	1,823,502	1,229,185	1,067,344		-11.22	83.73
Investment interest income (tax equivalent).....	178,583	208,887	96,928	82,719		-14.51	201.39
Interest on balances due from depository institutions.....	3,036	10,875	11,040	7,107		-72.08	-3.86
Interest income on other earning assets.....	7,344	10,398	7,705	6,451		-29.37	97.47
Total interest income (tax equivalent).....	1,807,918	2,053,662	1,344,858	1,163,621		-11.97	90.86
Interest on time deposits of \$250K or more.....	37,495	50,054	12,765	9,533		-25.09	
Interest on time deposits < \$250K.....	88,689	119,106	55,626	31,150		-25.54	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	91,593	187,789	75,479	40,645		-51.23	193.76
Interest on other borrowings and trading liabilities.....	39,887	67,579	37,646	35,379		-40.98	36.37
Interest on subordinated debt and mandatory convertible securities.....	34,083	30,306	14,375	22,481		12.46	42.85
Total interest expense.....	291,747	454,834	195,891	139,188		-35.86	145.90
Net interest income (tax equivalent).....	1,516,171	1,598,828	1,148,967	1,024,433		-5.17	82.97
Non-interest income.....	422,769	360,015	278,002	332,901		17.43	72.67
Adjusted operating income (tax equivalent).....	1,938,940	1,958,843	1,426,969	1,357,334		-1.02	80.62
Overhead expense.....	1,194,104	1,095,922	826,001	808,598		8.96	71.23
Provision for credit losses.....	336,052	87,720	51,697	67,185			1667.76
Securities gains (losses).....	78,931	-7,659	-1,296	-289			2750.52
Other tax equivalent adjustments.....	0	1	-1	1		-100.00	
Pretax net operating income (tax equivalent).....	488,088	768,040	547,908	481,263		-36.45	35.63
Applicable income taxes.....	110,970	201,235	118,878	204,664		-44.86	-16.24
Tax equivalent adjustments.....	3,423	3,025	554	1,125		13.16	162.30
Applicable income taxes (tax equivalent).....	114,393	204,260	119,432	205,789		-44.00	-14.50
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	373,695	563,780	428,476	275,474		-33.72	65.29
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	373,695	563,780	428,476	275,474		-33.72	65.29
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	373,695	563,780	428,476	275,474		-33.72	65.29
Investment securities income (tax equivalent).....	178,583	208,887	96,928	82,719		-14.51	201.39
US Treasury and agency securities (excluding mortgage-backed securities).....	2,448	3,713	3,279	1,829		-34.07	-14.11
Mortgage-backed securities.....	168,614	171,858	92,702	79,840		-1.89	206.56
All other securities.....	7,521	33,316	947	1,050		-77.42	436.45
Cash dividends declared.....	227,821	205,972	131,333	82,744		10.61	247.33
Common.....	194,658	183,091	117,355	72,506		6.32	251.66
Preferred.....	33,163	22,881	13,978	10,238		44.94	223.92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.48	3.27	65	4.39	4	76	4.23	3.87	73	3.78	3.47	70			
Less: Interest expense	0.56	0.48	67	0.97	0.98	54	0.62	0.79	35	0.45	0.55	45			
Equals: Net interest income (tax equivalent)	2.92	2.77	57	3.42	3.01	67	3.61	3.08	81	3.32	2.92	73			
Plus: Non-interest income	0.81	1.21	34	0.77	1.32	30	0.87	1.31	34	1.08	1.35	39			
Equals: adjusted operating income (tax equivalent)	3.73	4.04	38	4.19	4.41	40	4.49	4.46	50	4.40	4.33	55			
Less: Overhead expense	2.30	2.57	39	2.34	2.69	33	2.60	2.71	47	2.62	2.72	46			
Less: Provision for credit losses	0.65	0.51	72	0.19	0.15	68	0.16	0.14	67	0.22	0.16	79			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.15	0.02	97	-0.02	0.01	9	0	0	26	0	0.01	22			
Plus: other tax equivalent adjustments	0	0	48	0	0	75	0	0	12	0	0	76			
Equals: Pretax net operating income (tax equivalent)	0.94	1.04	38	1.64	1.56	56	1.72	1.57	62	1.56	1.43	62			
Less: Applicable income taxes (tax equivalent)	0.22	0.23	44	0.44	0.36	75	0.38	0.33	63	0.67	0.55	67			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	0.72	0.81	35	1.21	1.19	46	1.35	1.24	62	0.89	0.89	45			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61	0.89	0.90	45			
Memo: Net income (last four quarters)	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61	0.89	0.91	45			
Net income—BHC and noncontrolling (minority) interest	0.72	0.83	34	1.21	1.20	46	1.35	1.25	60	0.89	0.91	45			
Margin Analysis															
Average earning assets / Average assets	93.66	92.32	68	93.52	91.05	76	94.72	91.48	84	94.58	91.61	82			
Average interest-bearing funds / Average assets	65.78	64.06	64	65.01	65.57	47	65.83	65.56	53	65.79	65.75	51			
Interest income (tax equivalent) / Average earning assets	3.72	3.55	58	4.70	4.41	71	4.46	4.24	65	3.99	3.80	66			
Interest expense / Average earning assets	0.60	0.52	66	1.04	1.08	50	0.65	0.86	32	0.48	0.60	44			
Net interest income (tax equivalent) / Average earning assets	3.12	3.01	48	3.66	3.33	64	3.81	3.38	73	3.51	3.19	66			
Yield or Cost															
Total loans and leases (tax equivalent)	4.09	4.27	44	5.06	5.09	52	4.87	4.95	52	4.37	4.52	45			
Interest-bearing bank balances	0.21	0.27	36	1.81	2.04	35	1.84	1.64	68	1.03	1.05	47			
Federal funds sold and reverse repos	0.12	0.68	19	2.25	2.44	49	1	2.17	11	0.76	1.41	21			
Trading assets	0.04	0.60	54	0.12	0.99	51	1.51	1.11	60	0.68	1.11	47			
Total earning assets	3.71	3.51	58	4.69	4.36	72	4.46	4.20	67	3.99	3.73	67			
Investment securities (tax equivalent)	2.54	2.25	74	3.09	2.76	81	2.37	2.68	25	2.15	2.47	28			
US Treasury and agency securities (excluding mortgage-backed securities)	1.76	1.75	55	4.98	2.32	94	2.12	2.05	59	1.93	1.62	76			
Mortgage-backed securities	2.42	2.05	86	2.82	2.61	79	2.38	2.50	37	2.11	2.23	42			
All other securities	6.73	3.24	94	5.52	4.06	84	5.55	4.20	84	5.02	3.66	87			
Interest-bearing deposits	0.70	0.53	74	1.25	1.10	64	0.77	0.81	50	0.45	0.49	47			
Time deposits of \$250K or more	1.62	1.42	66	1.92	1.96	42	1.35	1.44	38						
Time deposits < \$250K	1.61	1.36	67	1.88	1.82	50	1.43	1.29	57						
Other domestic deposits	0.39	0.36	62	1.06	0.93	63	0.54	0.67	42						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.14	0.62	8	0.22	1.86	8	0.25	1.51	9	0.11	0.94	6			
Other borrowed funds and trading liabilities	1.31	1.50	40	1.97	2.38	26	2.45	2.28	60	2.15	1.77	79			
All interest-bearing funds	0.85	0.74	66	1.50	1.49	59	0.94	1.19	32	0.69	0.82	43			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	422,769	360,015	278,002	332,901	
Fiduciary activities income	63,251	58,388	54,685	50,485	
Service charges on deposit accounts - domestic	73,132	88,190	80,840	79,801	
Trading revenue	23,563	27,101	3,353	3,482	
Investment banking fees and commissions	50,644	44,363	38,028	31,295	
Insurance activities revenue	2,879	3,706	3,950	2,664	
Venture capital revenue	4,775	11,607	-4,743	-3,093	
Net servicing fees	4,172	806	538	809	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	71,263	22,085	14,524	7,331	
Other non-interest income	129,090	103,769	86,827	160,127	
Total overhead expenses	1,194,104	1,095,922	826,001	808,598	
Personnel expense	618,214	570,036	453,420	433,322	
Net occupancy expense	169,658	161,906	130,482	119,964	
Goodwill impairment losses	44,877	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	10,560	11,603	1,167	1,059	
Other operating expenses	350,795	352,377	240,932	254,253	
Fee income on mutual funds and annuities	15,924	13,091	12,455	11,551	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	5,134	5,219	4,466	4,352	
Average personnel expense per employee	120.42	109.22	101.53	99.57	
Average assets per employee	10,115.52	8,958.28	7,120.27	7,081.68	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.77	2.02	77	3.64	2.72	69	4.48	3.08	70	3.47	2.85	61			
Overhead expenses / Net Interest Income + non-interest income	61.69	62.28	51	56.03	61.29	31	57.91	60.88	32	59.62	63.61	32			
Percent of Average Assets															
Total overhead expense	2.30	2.57	39	2.34	2.69	33	2.60	2.71	47	2.62	2.72	46			
Personnel expense	1.19	1.30	41	1.22	1.41	31	1.43	1.44	47	1.41	1.42	49			
Net occupancy expense	0.33	0.26	76	0.35	0.28	73	0.41	0.28	89	0.39	0.29	84			
Other operating expenses	0.78	0.94	48	0.78	0.97	43	0.76	0.97	33	0.83	1	39			
Overhead less non-interest income	1.49	1.25	73	1.57	1.32	64	1.72	1.38	71	1.54	1.34	66			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	61.59	61.82	53	55.95	60.64	34	57.88	60.37	37	59.57	62.73	34			
Personnel expense	31.88	32.36	42	29.10	32.39	27	31.78	32.51	39	31.92	32.93	42			
Net occupancy expense	8.75	6.58	82	8.27	6.52	82	9.14	6.48	89	8.84	6.70	86			
Other operating expenses	20.95	22.28	58	18.58	21.20	41	16.97	20.90	26	18.81	22.41	31			
Total non-interest income	21.80	28.83	37	18.38	29.23	27	19.48	28.50	32	24.53	31.08	38			
Fiduciary activities income	3.26	2.09	71	2.98	1.97	68	3.83	2.14	77	3.72	2.38	74			
Service charges on domestic deposit accounts	3.77	3.27	61	4.50	3.88	60	5.67	4.15	64	5.88	4.28	63			
Trading revenue	1.22	1.28	72	1.38	1.18	75	0.23	0.85	55	0.26	0.90	55			
Investment banking fees and commissions	2.61	2.46	69	2.26	3.54	60	2.66	3.42	64	2.31	3.62	60			
Insurance activities revenue	0.15	0.41	62	0.19	0.47	64	0.28	0.47	67	0.20	0.55	58			
Venture capital revenue	0.25	0.01	93	0.59	0.02	93	-0.33	0.02	0	-0.23	0.01	0			
Net servicing fees	0.22	0.01	72	0.04	0.28	42	0.04	0.65	26	0.06	0.60	33			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	3.68	3.92	61	1.13	1.86	43	1.02	1.61	52	0.54	1.67	38			
Other non-interest income	6.66	9.65	38	5.30	10.04	20	6.08	9.86	30	11.80	10.77	61			
Overhead less non-interest income	39.78	31.93	71	37.57	31.06	64	38.40	31.46	70	35.05	31.19	60			
Applicable income taxes / Pretax net operating income (tax equivalent)	22.74	18.63	76	26.20	20.56	87	21.70	19.04	73	42.53	32.99	76			
Applicable income tax + TE / Pretax net operating income + TE	23.44	21.18	68	26.59	23.23	81	21.80	21.56	44	42.76	37.95	66			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	25,346,024	25,204,809	17,296,792	17,203,533		0.56	51.13
Commercial and industrial loans	10,360,509	8,511,306	6,357,242	5,714,627		21.73	114.33
Loans to individuals	1,736,664	2,593,531	2,094,783	1,644,898		-33.04	213.51
Loans to depository institutions and acceptances of other banks	231,335	117,053	15,029	17,321		97.63	1459.07
Agricultural loans	33,698	35,355	42,340	56,462		-4.69	-46.37
Other loans and leases	1,382,549	840,933	203,165	235,334		64.41	388.59
Less: Unearned income	77,672	25,364	24,143	25,331		206.23	158.06
Loans and leases, net of unearned income	39,013,107	37,277,623	25,985,208	24,846,844		4.66	73.47
Less: Allowance for loan and lease losses	605,736	281,402	250,555	249,268		115.26	139.90
Net loans and leases	38,407,371	36,996,221	25,734,653	24,597,576		3.81	72.72
Debt securities that reprice or mature in over 1 year	7,905,880	6,364,278	3,804,930	3,763,378		24.22	138.68
Mutual funds and equity securities	16,898	16,477	3,168	0		2.56	74.67
Subtotal	46,330,149	43,376,976	29,542,751	28,360,954		6.81	81.27
Interest-bearing bank balances	3,607,509	574,025	661,317	487,239		528.46	325.78
Federal funds sold and reverse repos	113,025	76,642	13,394	47,558		47.47	63.26
Debt securities that reprice or mature within 1 year	56,558	414,392	186,702	223,692		-86.35	-78.72
Trading assets	325,114	145,884	21,518	14,606		122.86	959.80
Total earning assets	50,432,355	44,587,919	30,425,682	29,134,049		13.11	88.38
Non-interest-bearing cash and due from depository institutions	532,383	536,251	468,853	398,135		-0.72	44.80
Premises, fixed assets, and leases	844,339	868,657	434,307	426,813		-2.80	89.67
Other real estate owned	1,819	14,373	6,220	3,758		-87.34	-96.13
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	2,583,263	2,196,082	1,334,130	1,259,082		17.63	122.50
Total assets	54,394,159	48,203,282	32,669,192	31,221,837		12.84	88.92
Quarterly average assets	53,682,619	47,335,281	32,351,607	31,422,355		13.41	87.59
Average loans and leases (YTD)	39,573,887	36,032,864	25,234,421	24,431,617		9.83	83.08
Memoranda							
Loans held-for-sale	760,123	115,173	38,635	59,380		559.98	1173.26
Loans not held-for-sale	38,252,984	37,162,450	25,946,573	24,787,464		2.93	70.55
Real estate loans secured by 1-4 family	7,680,067	7,868,862	5,015,990	4,783,374		-2.40	73.10
Commercial real estate loans	17,510,783	17,150,326	12,095,629	12,151,191		2.10	45.75
Construction and land development	2,870,979	3,413,138	1,950,878	2,019,536		-15.88	27.24
Multifamily	1,330,981	935,348	662,781	725,862		42.30	44.62
Nonfarm nonresidential	13,308,823	12,801,840	9,481,970	9,405,793		3.96	50.60
Real estate loans secured by farmland	155,174	185,621	185,173	268,968		-16.40	-51.52
Total investment securities	7,979,336	6,795,147	3,994,800	3,987,070		17.43	122.40
U.S. Treasury securities	20,257	19,855	122,078	82,674		2.02	-53.28
US agency securities (excluding mortgage-backed securities)	82,320	36,541	38,382	10,862		125.28	-41.42
Municipal securities	0	2,075	0	180		-100.00	-100.00
Mortgage-backed securities	7,839,361	6,246,074	3,814,237	3,872,963		25.51	132.62
Asset-backed securities	0	327,400	0	0		-100.00	
Other debt securities	20,500	146,725	16,935	20,391		-86.03	3.52
Mutual funds and equity securities	16,898	16,477	3,168	0		2.56	74.67
Available-for-sale securities	7,962,438	6,778,670	3,991,632	3,987,070		17.46	121.93
U.S. Treasury securities	20,257	19,855	122,078	82,674		2.02	-53.28
US agency securities (excluding mortgage-backed securities)	82,320	36,541	38,382	10,862		125.28	-41.42
Municipal securities	0	2,075	0	180		-100.00	-100.00
Mortgage-backed securities	7,839,361	6,246,074	3,814,237	3,872,963		25.51	132.62
Asset-backed securities	0	327,400	0	0		-100.00	
Other debt securities	20,500	146,725	16,935	20,391		-86.03	3.52
Mutual funds and equity securities	0	0	0	0			-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	160,574	130,879	-94,283	-51,170		22.69	
Structured notes, fair value	0	0	0	0			
Pledged securities	3,838,931	1,710,466	1,559,249	1,999,832		124.44	58.05

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	13,477,854	9,439,485	7,650,967	7,686,339		42.78	100.18
NOW, ATS and transaction accounts	9,691,299	6,929,559	4,756,239	5,157,175		39.85	121.39
Time deposits less brokered deposits) < \$250K	582,752	3,010,625	2,355,851	1,706,441		-80.64	
MMDA and other savings accounts	17,574,221	12,962,151	9,309,720	8,784,640		35.58	117.70
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	41,326,126	32,341,820	24,072,777	23,334,595		27.78	104.91
Time deposits of \$250K or more	1,795,039	2,633,691	1,099,515	852,179		-31.84	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	227,922	165,690	237,692	161,190		37.56	28.75
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	62	2,352,005	650,000	100,000		-100.00	-99.88
Other borrowings w/remaining maturity over 1 year	699,300	1,002,649	1,399,055	1,348,520		-30.25	-52.54
Brokered deposits < \$250K	3,570,406	3,429,993	1,548,030	1,961,126		4.09	
Noncore funding	6,292,729	9,584,028	4,934,292	4,423,015		-34.34	31.78
Trading liabilities	160,921	27,409	15,716	13,638		487.11	494.64
Subordinated notes and debentures + trust preferred securities	504,902	555,669	258,101	257,618		-9.14	-23.90
Other liabilities	948,147	752,666	254,704	231,405		25.97	497.01
Total liabilities	49,232,825	43,261,592	29,535,590	28,260,271		13.80	90.88
Equity Capital							
Perpetual preferred stock (including surplus)	537,145	537,145	195,140	125,980		0.00	326.37
Common stock	168,133	166,801	143,300	142,678		0.80	19.59
Common surplus	3,851,208	3,819,336	3,060,561	3,043,129		0.83	28.80
Retained earnings	1,178,019	1,068,327	843,767	544,207		10.27	573.26
Accumulated other comprehensive income	158,635	65,641	-94,420	-54,754		141.67	
Other equity capital components	-731,806	-715,560	-1,014,746	-839,674			
Total holding company equity capital	5,161,334	4,941,690	3,133,602	2,961,566		4.44	72.03
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	5,161,334	4,941,690	3,133,602	2,961,566		4.44	72.03
Total liabilities and capital	54,394,159	48,203,282	32,669,192	31,221,837		12.84	88.92
Memoranda							
Non-interest-bearing deposits	13,477,854	9,439,485	7,650,967	7,686,339		42.78	100.18
Interest-bearing deposits	33,213,717	28,966,019	19,069,355	18,461,561		14.66	101.18
Total deposits	46,691,571	38,405,504	26,720,322	26,147,900		21.58	100.89
Long-term debt that reprices within 1 year	0	700,000	1,100,000	1,150,000		-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,941,690	3,133,602	2,961,566	2,927,924			
Accounting restatements	-35,721	4,270	-685	0			
Net income	373,695	563,780	428,476	275,474			
Net sale of new perpetual preferred stock	0	342,005	65,140	0			
Net sale of new common stock	24,048	21,970	10,278	9,626			
Sale of treasury stock	0	1,024,584	0	0			
Less: Purchase of treasury stock	16,246	725,398	175,072	175,079			
Changes incident to business combinations	0	610,942	0	0			
Less: Dividends declared	227,821	205,972	131,333	82,744			
Change in other comprehensive income	92,994	160,061	-32,195	905			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	8,695	11,846	7,427	5,460			
Holding company equity capital, ending balance	5,161,334	4,941,690	3,133,602	2,961,566			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	46.60	36.22	70	52.29	37.78	70	52.95	37.19	74	55.10	35.54	84			
Commercial and industrial loans	19.05	13.52	78	17.66	12.02	77	19.46	12.85	77	18.30	12.62	72			
Loans to individuals	3.19	3.40	61	5.38	4.20	65	6.41	4.31	71	5.27	4.47	62			
Loans to depository institutions and acceptances of other banks	0.43	0.03	93	0.24	0.04	87	0.05	0.05	80	0.06	0.06	80			
Agricultural loans	0.06	0.19	58	0.07	0.24	57	0.13	0.30	66	0.18	0.21	71			
Other loans and leases	2.54	4.63	37	1.74	5.01	23	0.62	5	10	0.75	5.10	12			
Net loans and leases	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92	78.78	62.73	91			
Debt securities over 1 year	14.53	15.55	44	13.20	14.60	48	11.65	14.63	36	12.05	14.83	38			
Mutual funds and equity securities	0.03	0.05	53	0.03	0.06	56	0.01	0.06	42	0	0.06	11			
Subtotal	85.17	78.16	74	89.99	79.65	95	90.43	79.97	92	90.84	79.31	92			
Interest-bearing bank balances	6.63	7.51	47	1.19	3.06	30	2.02	3.04	47	1.56	3.46	38			
Federal funds sold and reverse repos	0.21	0.82	75	0.16	1.57	69	0.04	1.66	62	0.15	1.81	66			
Debt securities 1 year or less	0.10	1.68	10	0.86	1.91	41	0.57	1.96	29	0.72	1.86	38			
Trading assets	0.60	1.01	62	0.30	1.19	57	0.07	1.33	42	0.05	1.34	35			
Total earning assets	92.72	91.05	70	92.50	89.53	79	93.13	89.74	84	93.31	89.84	84			
Non-interest cash and due from depository institutions	0.98	1.07	41	1.11	1.14	42	1.44	1.21	68	1.28	1.22	51			
Other real estate owned															
Other real estate owned	0	0.02	27	0.03	0.03	60	0.02	0.04	41	0.01	0.05	28			
All other assets	6.30	7.82	32	6.39	9.27	18	5.43	8.98	15	5.41	8.86	15			
Memoranda															
Short-term investments	6.94	11.17	32	2.21	7.63	30	2.64	7.80	37	2.43	8.69	30			
U.S. Treasury securities	0.04	0.84	42	0.04	1.03	37	0.37	1.04	54	0.26	1.02	49			
US agency securities (excluding mortgage-backed securities)	0.15	0.63	41	0.08	0.54	40	0.12	0.69	40	0.03	0.75	33			
Municipal securities	0	1.69	8	0	1.34	21	0	1.62	7	0	1.60	15			
Mortgage-backed securities	14.41	11.75	65	12.96	11.44	61	11.68	11.13	56	12.40	11.06	57			
Asset-backed securities	0	0.32	24	0.68	0.28	79	0	0.33	25	0	0.30	25			
Other debt securities	0.04	0.42	41	0.30	0.39	61	0.05	0.41	45	0.07	0.38	50			
Loans held-for-sale	1.40	0.52	86	0.24	0.39	52	0.12	0.30	43	0.19	0.33	49			
Loans held for investment	70.33	61.72	74	77.10	63.50	84	79.42	63.93	92	79.39	62.63	92			
Real estate loans secured by 1-4 family	14.12	11.91	61	16.32	13.29	64	15.35	13.46	57	15.32	13.44	56			
Revolving	2.79	1.66	72	3.54	2.07	74	4.64	2.27	84	4.86	2.40	82			
Closed-end, secured by first liens	11.17	9.81	59	12.62	10.69	63	10.50	10.57	51	10.19	10.35	48			
Closed-end, secured by junior liens	0.15	0.22	50	0.16	0.28	46	0.22	0.31	49	0.27	0.34	54			
Commercial real estate loans	32.19	22.22	76	35.58	22.23	79	37.02	21.58	85	38.92	19.88	93			
Construction and land development	5.28	3.40	77	7.08	3.44	82	5.97	3.51	78	6.47	3.25	85			
Multifamily	2.45	3.12	48	1.94	3.01	42	2.03	2.72	46	2.32	2.54	53			
Nonfarm nonresidential	24.47	14.72	82	26.56	14.69	85	29.02	14.44	92	30.13	13.30	96			
Real estate loans secured by farmland	0.29	0.33	66	0.39	0.36	68	0.57	0.41	73	0.86	0.32	81			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	64.97	57.15	58	67.61	57.46	59	66.56	56.49	57	69.24	54.84	70			
Real estate loans secured by 1-4 family	19.69	19.43	48	21.11	20.75	50	19.30	21.10	41	19.25	21.45	39			
Revolving	3.89	2.64	66	4.58	3.15	69	5.83	3.50	78	6.10	3.77	76			
Closed-end	15.79	16.59	45	16.53	17.39	46	13.47	17.39	34	13.15	17.41	32			
Commercial real estate loans	44.88	34.63	65	46.01	33.52	68	46.55	32.14	70	48.90	29.99	83			
Construction and land development	7.36	5.26	72	9.16	5.09	79	7.51	5.20	73	8.13	4.90	78			
1-4 family	0.81	0.93	56	0.83	0.94	57	1.02	1.02	59	1.03	0.89	66			
Other	6.55	4.19	75	8.32	4.02	86	6.49	4.05	78	7.10	3.90	83			
Multifamily	3.41	4.96	40	2.51	4.69	35	2.55	4.10	39	2.92	3.84	46			
Nonfarm nonresidential	34.11	22.93	80	34.34	22.15	77	36.49	21.40	87	37.86	20.03	91			
Owner-occupied	12.81	7.68	79	11.36	7.72	75	11.40	8.03	68	12	7.58	77			
Other	21.31	14.95	73	22.98	14.34	79	25.09	13.38	90	25.85	12.45	94			
Real estate loans secured by farmland	0.40	0.54	66	0.50	0.55	68	0.71	0.63	71	1.08	0.51	78			
Loans to depository institutions and acceptances of other banks	0.59	0.06	91	0.31	0.11	85	0.06	0.12	75	0.07	0.17	77			
Commercial and industrial loans	26.56	22.17	68	22.83	19.53	65	24.46	20.32	66	23	20.53	61			
Loans to individuals	4.45	6.13	59	6.96	7.13	61	8.06	7.36	65	6.62	7.61	61			
Credit card loans	0.52	0.65	73	0.48	0.81	69	0.65	1.02	72	0.65	1.12	68			
Agricultural loans	0.09	0.32	57	0.09	0.37	56	0.16	0.46	63	0.23	0.33	66			
Other loans and leases	3.54	9.09	33	2.26	9.85	19	0.78	9.66	7	0.95	10.32	11			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	498.18	381.27	74	552.49	391.26	77	517.72	379.80	69	551.17	366.85	78			
Real estate loans secured by 1-4 family	150.95	125.03	64	172.49	138.18	66	150.14	137.84	55	153.25	138.55	54			
Revolving	29.86	17.42	71	37.43	21.26	75	45.34	23.33	82	48.59	25.05	81			
Closed-end	121.09	106.14	59	135.06	115.20	62	104.80	112.79	48	104.66	111.69	47			
Commercial real estate loans	344.18	234.65	78	375.94	229.44	82	362.04	219.72	82	389.30	204.45	89			
Construction and land development	56.43	35.62	77	74.82	34.95	85	58.39	35.36	75	64.70	32.91	85			
1-4 family	6.18	6.34	58	6.80	6.61	59	7.95	7.04	61	8.17	6.16	66			
Other	50.25	28.16	78	68.02	27.32	92	50.44	27.26	83	56.53	26.01	89			
Multifamily	26.16	32.74	47	20.50	31.04	43	19.84	27.85	44	23.26	25.95	52			
Nonfarm nonresidential	261.59	155.06	88	280.62	152.10	88	283.81	147.22	88	301.35	137.03	94			
Owner-occupied	98.20	52.37	83	92.81	53.07	80	88.64	54.89	76	95.56	51.62	83			
Other	163.39	100.54	79	187.81	97.41	89	195.17	91.80	92	205.79	84.09	95			
Real estate loans secured by farmland	3.05	3.44	66	4.07	3.60	68	5.54	4.02	74	8.62	3.31	80			
Loans to depository institutions and acceptances of other banks	4.55	0.28	94	2.57	0.44	87	0.45	0.54	80	0.55	0.68	79			
Commercial and industrial loans	203.64	139.91	78	186.57	122.02	79	190.28	128.82	72	183.09	126.55	71			
Loans to individuals	34.13	37.47	61	56.85	43.51	65	62.70	42.67	67	52.70	44.83	61			
Credit card loans	3.97	3.30	75	3.90	4.34	72	5.08	5.31	75	5.16	5.73	73			
Agricultural loans	0.66	1.88	59	0.77	2.18	58	1.27	2.72	66	1.81	1.88	71			
Other loans and leases	27.17	49.54	35	18.43	52.44	22	6.08	51.79	8	7.54	52.78	12			
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.52	27.32	58	35.17	26.45	69	35.78	24.79	77	37.43	23.09	83			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	249.39	183.76	71	287.41	178.57	82	278.26	167.93	83	297.98	156.17	86			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	347.59	240.85	78	380.22	236.10	82	366.89	225.98	82	393.54	210.40	89			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	6.94	11.17	32	2.21	7.63	30	2.64	7.80	37	2.43	8.69	30			
Liquid assets	23.02	26.22	47	15.84	22.44	37	15.73	22.72	35	15.74	24.04	32			
Investment securities	14.67	17.85	35	14.10	16.99	38	12.23	17.27	30	12.77	17.35	34			
Net loans and leases	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92	78.78	62.73	91			
Net loans, leases and standby letters of credit	71.01	62.48	75	77.23	64.84	83	79.39	65.07	90	79.52	63.89	92			
Core deposits	75.98	70.67	53	67.09	63.09	50	73.69	62.13	73	74.74	61.26	77			
Noncore funding	11.57	14.13	53	19.88	19.36	64	15.10	21.34	42	14.17	22.32	33			
Time deposits of \$250K or more	3.30	2.11	75	5.46	2.94	84	3.37	2.89	64	2.73	2.57	63			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0.42	1.47	38	0.34	1.94	31	0.73	1.97	42	0.52	2.23	29			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0.21	0.54	48	0.18	0.48	46	0.69	0.54	53	0.36	0.73	41			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0	1.24	16	4.88	3.01	71	1.99	3.67	36	0.32	3.96	15			
Earning assets that reprice within 1 year	48.23	39.38	73	49.91	39.29	83	53.26	40.29	84	54.62	41.61	82			
Interest-bearing liabilities that reprice within 1 year	7.39	8.20	61	16.09	10.19	84	10.17	10.01	61	8.15	8.46	56			
Long-term debt that reprices within 1 year	0	0.47	27	1.45	0.96	75	3.37	1.34	80	3.68	1.58	77			
Net assets that reprice within 1 year	40.85	29.11	79	32.38	26.63	61	39.72	27.38	79	42.79	29.77	80			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.43	3.20	63	19.63	14.45	71	13.78	16.62	46	12.92	17.03	40			
Net short-term noncore funding dependence	0.59	-4.76	69	15.63	3.38	87	6.27	4.66	45	4.29	4.83	43			
Short-term investment / Short-term noncore funding	93.27	184.19	28	13.58	77.77	15	31.75	66.46	41	38.40	74.86	42			
Liquid assets - short-term noncore funding / Nonliquid assets	20.23	28.18	43	-0.52	16.97	17	8.82	16.04	42	11.17	18.16	46			
Net loans and leases / Total deposits	82.26	79.43	60	96.33	90.31	68	96.31	90.08	67	94.07	90.14	61			
Net loans and leases / Core deposits	92.94	88.34	66	114.39	103.93	76	106.90	105	61	105.41	105.65	57			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.51	4.31	49	3.06	1.36	84	-3.05	-1.98	17	-1.78	-0.77	22			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities	99.79	87.23	80	99.76	85.40	84	99.92	81.88	88	100	84.24	89			
U.S. Treasury securities	0.25	4.72	43	0.29	6.15	36	3.06	6.99	53	2.07	6.96	49			
US agency securities (excluding mortgage-backed securities)	1.03	4.01	42	0.54	3.49	40	0.96	4.02	42	0.27	4.42	31			
Municipal securities	0	9.83	7	0.03	7.75	20	0	9.16	6	0	9.31	13			
Mortgage-backed securities	98.25	66.64	98	91.92	67.43	85	95.48	65.45	92	97.14	65.34	94			
Asset-backed securities	0	1.91	24	4.82	1.66	79	0	2.05	25	0	1.74	24			
Other debt securities	0.26	3.01	40	2.16	2.94	61	0.42	2.79	47	0.51	2.57	52			
Mutual funds and equity securities	0.21	0.35	57	0.24	0.40	56	0.08	0.42	41	0	0.51	10			
Debt securities 1 year or less	0.71	10.55	8	6.10	11.86	39	4.67	11.91	30	5.61	11.79	36			
Debt securities 1 to 5 years	17.22	17.03	52	3.82	17.94	22	4.04	19.18	23	1.81	18.80	14			
Debt securities over 5 years	81.86	69.86	64	89.84	66.02	84	91.21	64.73	87	92.58	64.73	88			
Pledged securities	48.11	35.67	68	25.17	30.57	48	39.03	33.30	59	50.16	34.58	72			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	254.64	183.32	72	23.64	26.69	58	13.57	6.77	64	-9.91	19.19	25			
Investment securities	17.43	23.62	46	70.10	11.75	92	0.19	9.42	33	7.23	8.45	57			
Core deposits	27.78	26.88	64	34.35	11.23	89	3.16	7.29	41	9.79	12.19	54			
Noncore funding	-34.34	-12.18	27	94.23	6.59	95	11.56	10.67	59	-14.59	5.59	33			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	14,578,026	12,915,157	9,995,883	8,926,737	
Commit: Secured commercial real estate loans	3,204,088	2,946,692	2,010,006	1,542,515	
Commit: Unsecured real estate loans	85,953	85,561	24,217	25,068	
Credit card lines (reported semiannually, June/Dec)	1,012,313	877,929	775,003	779,255	
Securities underwriting	0	0	0	0	
Standby letters of credit	217,903	230,783	202,364	229,003	
Commercial and similar letters of credit	3,073	4,337	1,284	1,849	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	234,884	145,764	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	2,598	2,960	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	237,482	148,723	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	230,500	107,000	65,500	72,500	
Written options contracts (interest rate)	605,332	291,142	52,420	49,304	
Purchased options contracts (interest rate)	299,193	220,661	0	0	
Interest rate swaps	11,185,754	8,816,837	1,840,288	1,466,059	
Futures and forward foreign exchange	24,125	32,894	28,843	8,716	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	26.80	22.01	73	26.79	23.52	66	30.60	24.05	74	28.59	24.03	69			
Standby letters of credit	0.40	0.71	42	0.48	0.84	43	0.62	0.92	47	0.73	0.96	52			
Commercial and similar letters of credit	0.01	0.02	55	0.01	0.02	60	0	0.02	42	0.01	0.03	42			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0.43	0.35	71	0.30	0.42	69	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	56	0.01	0.52	57	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0.44	0.25	81	0.31	0.30	77	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	22.70	48.62	53	19.64	68.47	50	6.08	65.81	23	5.11	75.35	22			
Interest rate contracts	22.65	34.36	55	19.57	47.31	53	5.99	43.84	26	5.09	53.66	24			
Interest rate futures and forward contracts	0.42	6.21	42	0.22	10.67	38	0.20	11.40	44	0.23	13.82	41			
Written options contracts (interest rate)	1.11	2.18	55	0.60	2.47	54	0.16	2.16	35	0.16	2.60	32			
Purchased options contracts (interest rate)	0.55	1.46	64	0.46	2.65	63	0	2.32	23	0	2.37	21			
Interest rate swaps	20.56	20.83	60	18.29	28.86	57	5.63	26.74	30	4.70	25.60	28			
Foreign exchange contracts	0.04	6.01	56	0.07	10.12	52	0.09	10.92	50	0.03	9.40	43			
Futures and forward foreign exchange contracts	0.04	3.47	57	0.07	5.23	53	0.09	5.22	52	0.03	4.53	44			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	36.84	42.82	61	35.84	45.53	50	39.61	44.93	60	36.54	46.60	50			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	12,344,904	9,468,534	1,987,051	1,596,579	
Interest rate contracts	12,320,779	9,435,640	1,958,208	1,587,863	
Foreign exchange contracts	24,125	32,894	28,843	8,716	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	254,625	139,894	94,343	81,216	
Written options	605,332	291,142	52,420	49,304	
Exchange-traded	0	0	0	0	
Over-the-counter	605,332	291,142	52,420	49,304	
Purchased options	299,193	220,661	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	299,193	220,661	0	0	
Swaps	11,185,754	8,816,837	1,840,288	1,466,059	
Held for trading	8,808,266	7,291,053	1,869,131	1,474,775	
Interest rate contracts	8,784,141	7,258,159	1,840,288	1,466,059	
Foreign exchange contracts	24,125	32,894	28,843	8,716	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	3,536,638	2,177,481	117,920	121,804	
Interest rate contracts	3,536,638	2,177,481	117,920	121,804	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	11,977,054	9,326,115	1,934,631	1,547,275	
One year or less	597,117	319,401	262,142	219,667	
Over 1 year to 5 years	7,351,014	5,660,945	1,044,234	758,674	
Over 5 years	4,028,923	3,345,769	628,255	568,934	
Gross negative fair value (absolute value)	156,863	36,980	18,208	17,097	
Gross positive fair value	401,295	140,016	19,332	11,722	
Held for trading	314,234	138,672	18,388	10,786	
Non-traded	87,061	1,344	944	936	
Current credit exposure on risk-based capital derivative contracts	395,036	138,726	18,388	10,786	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	99.80	94.10	51	99.65	93.44	52	98.55	92.91	44	99.45	92.20	59			
Foreign exchange contracts	0.20	3.49	53	0.35	3.20	54	1.45	3.39	64	0.55	3.53	49			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards															
Written options	4.90	8.18	51	3.07	5.91	47	2.64	6.60	41	3.09	6.68	48			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	4.90	7.73	53	3.07	5.10	50	2.64	5.49	47	3.09	5.27	50			
Purchased options	2.42	3.42	62	2.33	4.42	58	0	4.19	18	0	4.73	16			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	2.42	2.86	64	2.33	3.35	62	0	3.20	20	0	3.32	17			
Swaps	90.61	68.76	69	93.12	69.75	70	92.61	70.34	66	91.83	68.94	70			
Held for trading															
Interest rate contracts	71.16	43.53	58	77	44.16	64	94.07	46.31	75	92.37	46.32	73			
Foreign exchange contracts	0.20	1.60	66	0.35	1.60	66	1.45	1.85	72	0.55	2.10	63			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded															
Interest rate contracts	28.65	56.47	41	23	55.84	35	5.93	53.69	24	7.63	53.68	26			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	4.84	32.05	21	3.37	32.17	16	13.19	32.51	39	13.76	31.96	40			
Over 1 year to 5 years	59.55	27.06	93	59.79	30.45	89	52.55	31.16	87	47.52	31.85	76			
Over 5 years	32.64	29.56	55	35.34	28.09	62	31.62	28.71	56	35.63	29.43	60			
Gross negative fair value (absolute value)	1.27	1.55	50	0.39	0.83	37	0.92	0.72	68	1.07	0.69	81			
Gross positive fair value	3.25	2.23	74	1.48	1.19	67	0.97	0.85	62	0.73	0.71	55			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.07	54	0.01	0.06	39	0.01	0.06	36	0.01	0.06	33			
Gross positive fair value (X)	0.09	0.09	64	0.03	0.07	54	0.01	0.06	31	0	0.06	28			
Held for trading (X)	0.07	0.07	67	0.03	0.06	66	0.01	0.05	46	0	0.05	43			
Non-traded (X)	0.02	0.02	68	0	0.01	21	0	0.01	16	0	0.01	22			
Current credit exposure (X)	0.09	0.06	71	0.03	0.05	58	0.01	0.04	38	0	0.04	34			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.95	0.85	66	0.33	0.73	51	0.06	0.53	38	0.04	0.53	31			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	281,402	250,555	249,268	251,758	
Gross losses	119,261	79,135	74,054	90,419	
Write-downs, transfers to loans held-for-sale	0	0	1,988	38,671	
Recoveries	24,549	21,523	23,644	20,744	
Net losses	94,712	57,612	50,410	69,675	
Provision for loan and lease losses	336,052	87,720	51,697	67,185	
Adjustments	82,994	739	0	0	
Ending balance	605,736	281,402	250,555	249,268	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.65	0.51	73	0.19	0.15	68	0.16	0.14	67	0.22	0.16	79			
Provision for loan and lease losses / Average loans and leases	0.85	0.82	58	0.24	0.24	60	0.20	0.24	60	0.27	0.28	63			
Provision for loan and lease losses / Net loan and lease losses	354.81	487.86	55	152.26	130.58	70	102.55	134.68	41	96.43	143.18	27			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.58	1.58	58	0.76	0.83	42	0.97	0.90	61	1.01	0.98	55			
Allowance for loan and lease losses / Total loans and leases	1.55	1.55	56	0.75	0.81	44	0.96	0.89	62	1	0.96	55			
Allowance for loan and lease losses / Net loans and leases losses (X)	6.40	11.58	46	4.88	8.03	52	4.97	7.54	52	3.58	8.39	32			
Allowance for loan and lease losses / Nonaccrual assets	346.79	299.17	69	276.87	218.72	77	231.48	214.03	66	196.52	178.03	66			
ALLL / 90+ days past due + nonaccrual loans and leases	338.81	244.34	75	239.33	151.73	79	223.64	160.51	76	189.91	136.22	76			
Gross loan and lease losses / Average loans and leases	0.30	0.34	55	0.22	0.28	50	0.29	0.30	63	0.37	0.33	72			
Recoveries / Average loans and leases	0.06	0.07	54	0.06	0.08	47	0.09	0.09	57	0.08	0.09	50			
Net losses / Average loans and leases	0.24	0.27	58	0.16	0.21	51	0.20	0.22	63	0.29	0.24	73			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0.01	0	89	0.16	0	99			
Recoveries / Prior year-end losses	31.02	33.98	53	29.06	36.22	47	26.15	41.30	37	35.79	33.49	62			
Earnings coverage of net loan and lease losses (X)	8.67	22.91	38	14.80	24.40	50	11.88	21.75	45	7.86	19.67	29			

Net Loan and Lease Losses By Type

Real estate loans	0.08	0.04	75	0.01	0.01	58	0.02	0.02	62	0.21	0.02	97			
Real estate loans secured by 1-4 family	0.06	0.01	87	0.02	0.01	61	0.03	0.01	63	0.33	0.03	97			
Revolving	0.01	0.01	66	0	0.02	34	0.12	0.03	79	0.28	0.09	87			
Closed-end	0.07	0	88	0.02	0	74	-0.01	0.01	27	0.35	0.02	97			
Commercial real estate loans	0.08	0.07	63	0.01	0.01	61	0.04	0.01	77	0.16	0.01	97			
Construction and land development	-0.04	0	16	-0.11	-0.01	5	-0.02	-0.03	40	0.15	-0.02	95			
1-4 family	-0.03	0	6	-0.01	0	12	-0.01	-0.01	22	0.01	0	90			
Other	-0.01	0	28	-0.10	-0.01	5	-0.01	-0.02	43	0.14	-0.01	95			
Multifamily	0	0	58	0.06	0	93	0.04	0	89	0.09	-0.01	98			
Nonfarm nonresidential	0.11	0.11	64	0.04	0.02	71	0.05	0.02	74	0.17	0.03	92			
Owner-occupied	0.01	0.02	53	0.03	0.01	85	0.02	0.01	75	0.16	0.01	97			
Other	0.10	0.08	71	0.01	0.01	66	0.03	0.01	80	0.01	0.01	71			
Real estate loans secured by farmland	1	0.02	97	0.11	0.01	91	-1.37	0	1	0.53	0.01	97			
Commercial and industrial loans	0.56	0.47	67	0.45	0.37	69	0.51	0.31	75	0.38	0.39	61			
Loans to individuals	0.98	1.13	57	0.61	1.17	32	0.55	1.16	35	0.50	1.25	27			
Credit card loans	2.70	2.92	40	3.31	3.11	55	2.17	2.92	30	2.11	2.92	29			
Agricultural loans	0.26	0.19	78	0.66	0.08	92	5.16	0.15	97	4.23	0.18	97			
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0				
Other loans and leases	0	0.15	35	0.01	0.15	40	0.32	0.14	80	0.34	0.15	80			

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	43,232	107,850	53,129	47,617	
90+ days past due loans and leases	4,117	15,943	3,798	4,414	
Nonaccrual loans and leases	174,669	101,636	108,239	126,839	
Total past due and nonaccrual loans and leases	222,018	225,429	165,166	178,870	
Restructured 30-89 days past due	1,807	1,731	2,543	561	
Restructured 90+ days past due	150	264	1	44	
Restructured nonaccrual	39,035	17,084	26,242	11,764	
Total restructured loans and leases	40,992	19,079	28,786	12,369	
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	23,590	0	1,097	11,278	
Total past due and nonaccrual loans held for sale	23,590	0	1,097	11,278	
Restructured loans and leases in compliance	133,014	131,150	113,044	150,665	
Other real estate owned	1,819	14,373	6,220	3,758	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.11	0.39	12	0.29	0.43	38	0.20	0.44	21	0.19	0.47	15			
90+ days past due loans and leases	0.01	0.12	35	0.04	0.15	42	0.01	0.17	31	0.02	0.20	27			
Nonaccrual loans and leases	0.45	0.66	37	0.27	0.51	23	0.42	0.54	38	0.51	0.63	43			
90+ days past due and nonaccrual loans and leases	0.46	0.85	28	0.32	0.71	18	0.43	0.75	24	0.53	0.88	28			
30-89 days past due restructured	0	0.01	54	0	0.01	50	0.01	0.02	60	0	0.02	36			
90+ days past due restructured	0	0.01	62	0	0.01	69	0	0.01	52	0	0.01	53			
Nonaccrual restructured	0.10	0.13	48	0.05	0.14	30	0.10	0.16	42	0.05	0.20	16			
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0.06	0.01	92	0	0	40	0	0	81	0.05	0	92			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.11	0.40	12	0.29	0.43	38	0.20	0.44	21	0.19	0.47	15			
90+ days past due assets	0.01	0.12	34	0.04	0.15	41	0.01	0.18	29	0.02	0.20	26			
Nonaccrual assets	0.45	0.67	36	0.27	0.53	23	0.42	0.57	37	0.51	0.64	42			
30+ days past due and nonaccrual assets	0.57	1.29	15	0.60	1.19	19	0.64	1.26	15	0.72	1.39	18			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.33	0.52	33	0.24	0.44	23	0.34	0.48	36	0.42	0.54	36			
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.55	31	0.27	0.48	25	0.36	0.52	34	0.43	0.59	32			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.57	0.60	51	0.52	0.53	56	0.70	0.60	63	0.90	0.72	69			
Allowance for loan and lease losses	51.42	66.66	40	88.54	115.41	42	91.81	118.28	43	113.08	129.01	45			
Equity capital + allowance for loan and lease losses	5.40	4.97	59	4.77	4.28	57	6.80	4.79	74	8.78	5.78	80			
Tier 1 capital + allowance for loan and lease losses	6.02	6.05	55	5.46	5.65	53	6.89	6.16	60	9.03	7.35	68			
Loans and leases + other real estate owned	0.80	0.97	41	0.67	0.85	41	0.89	0.96	49	1.13	1.15	51			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.09	0.39	15	0.12	0.38	15	0.16	0.42	18	0.16	0.44	16			
90+ days past due	0	0.16	35	0.04	0.16	53	0	0.22	27	0.01	0.26	32			
Nonaccrual	0.41	0.76	28	0.19	0.46	23	0.29	0.57	28	0.38	0.69	30			
Commercial and industrial															
30–89 days past due	0.08	0.23	24	0.65	0.31	84	0.09	0.30	21	0.10	0.32	22			
90+ days past due	0.01	0.03	56	0.03	0.05	57	0.01	0.05	47	0.02	0.05	57			
Nonaccrual	0.67	0.75	50	0.58	0.83	41	0.84	0.76	62	0.95	0.93	55			
Individuals															
30–89 days past due	0.65	0.83	41	0.80	0.83	48	0.91	0.84	52	0.71	0.97	37			
90+ days past due	0.12	0.14	64	0.09	0.17	57	0.13	0.16	65	0.07	0.19	47			
Nonaccrual	0.12	0.28	44	0.21	0.17	65	0.17	0.23	54	0.10	0.24	49			
Depository institution loans															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	46	0	0	49	0	0	47	0	0.05	44			
Nonaccrual	0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural															
30–89 days past due	0.08	0.17	65	0.37	0.24	75	0.19	0.17	69	1.41	0.17	95			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	41			
Nonaccrual	0.28	0.49	61	0.43	0.67	64	1.03	0.75	75	10.49	0.96	93			
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0.06	0.18	52	0.11	0.20	54	0.53	0.17	87	0.56	0.20	87			
90+ days past due	0	0.01	33	0	0.01	68	0.01	0.01	78	0	0.02	25			
Nonaccrual	0	0.15	40	0.01	0.13	39	0.04	0.14	50	0.04	0.10	53			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.22	0.65	20	0.26	0.67	17	0.30	0.71	20	0.28	0.74	20			
	90+ days past due	0.01	0.33	40	0.12	0.31	64	0	0.46	30	0.02	0.49	34			
	Nonaccrual	0.33	0.89	18	0.36	0.73	27	0.55	0.86	39	0.76	0.97	50			
Revolving	30-89 days past due	0.26	0.48	34	0.41	0.45	49	0.47	0.50	47	0.37	0.61	30			
	90+ days past due	0	0.03	30	0.01	0.05	59	0	0.05	53	0.02	0.07	55			
	Nonaccrual	0.80	1.13	58	0.70	1	57	0.84	1.17	61	1.25	1.17	71			
Closed-end	30-89 days past due	0.20	0.65	18	0.22	0.70	15	0.22	0.75	17	0.24	0.79	18			
	90+ days past due	0.01	0.38	40	0.15	0.35	65	0	0.53	32	0.01	0.57	31			
	Nonaccrual	0.22	0.87	15	0.27	0.70	19	0.42	0.84	31	0.54	0.96	36			
Junior lien	30-89 days past due	0.02	0.02	71	0.02	0.02	58	0.02	0.03	50	0.04	0.03	71			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0.05	0.04	62	0.03	0.04	45	0.09	0.06	70	0.14	0.07	75			
Commercial real estate	30-89 days past due	0.04	0.26	23	0.05	0.18	26	0.10	0.17	36	0.11	0.18	38			
	90+ days past due	0	0.02	53	0.01	0.03	56	0	0.03	42	0.01	0.04	46			
	Nonaccrual	0.43	0.62	46	0.09	0.23	29	0.18	0.28	41	0.17	0.34	32			
Construction and development	30-89 days past due	0.04	0.28	36	0.06	0.28	42	0.26	0.21	67	0.19	0.23	56			
	90+ days past due	0	0.01	72	0.03	0.02	77	0	0.02	66	0.02	0.03	59			
	Nonaccrual	0.13	0.41	52	0.12	0.20	57	0.22	0.19	67	0.40	0.24	78			
1-4 family	30-89 days past due	0	0.03	56	0	0.06	50	0.13	0.06	75	0.05	0.07	65			
	90+ days past due	0	0	42	0.01	0	85	0	0	43	0	0	40			
	Nonaccrual	0	0.03	56	0.03	0.02	74	0.06	0.02	77	0.16	0.03	90			
Other	30-89 days past due	0.04	0.22	45	0.06	0.20	52	0.13	0.13	65	0.14	0.13	69			
	90+ days past due	0	0	82	0.02	0.01	81	0	0.02	71	0.02	0.02	68			
	Nonaccrual	0.13	0.35	56	0.09	0.17	56	0.16	0.15	66	0.24	0.18	70			
Multifamily	30-89 days past due	0.09	0.09	68	0.04	0.08	59	0	0.10	18	0.06	0.07	66			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0.01	0.11	41	0.04	0.05	62	0.01	0.08	51	0.15	0.10	74			
Nonfarm non-residential	30-89 days past due	0.03	0.23	23	0.05	0.14	28	0.08	0.17	28	0.10	0.17	38			
	90+ days past due	0	0.02	57	0.01	0.03	54	0	0.03	45	0.01	0.04	48			
	Nonaccrual	0.54	0.80	46	0.09	0.28	23	0.18	0.30	39	0.12	0.38	26			
Owner Occupied	30-89 days past due	0.01	0.07	30	0.03	0.07	36	0.04	0.09	31	0.04	0.07	32			
	90+ days past due	0	0	69	0	0.01	59	0	0.01	25	0.01	0.02	57			
	Nonaccrual	0.32	0.27	61	0.05	0.16	26	0.05	0.17	23	0.06	0.21	28			
Other	30-89 days past due	0.02	0.14	38	0.02	0.07	33	0.04	0.07	49	0.07	0.09	53			
	90+ days past due	0	0.01	66	0.01	0.01	66	0	0.01	62	0	0.02	52			
	Nonaccrual	0.22	0.44	42	0.05	0.10	42	0.13	0.13	66	0.06	0.14	36			
Farmland	30-89 days past due	0.11	0.11	70	0.51	0.23	80	0.06	0.25	49	0.29	0.27	67			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	0.91	1.13	62	1.05	0.84	67	1.07	1.23	65	2.96	1.07	86			
Credit card	30-89 days past due	0.89	0.95	43	1.28	1.19	52	1.13	1.22	38	0.82	1.08	25			
	90+ days past due	0.83	0.63	62	1.04	0.78	59	0.98	0.73	56	0.58	0.75	41			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,287,534	3,270,576	2,189,115	2,346,131	
Retained earnings	1,268,034	1,068,327	843,767	544,207	
Accumulated other comprehensive income (AOCI)	158,635	65,641	-94,420	-54,754	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	4,714,203	4,404,544	2,938,462	2,835,584	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	520,617	593,888	133,996	125,902	
Accumulated other comprehensive income-related adjustments	158,635	65,642	-94,419	-54,754	
Other deductions from common equity tier 1 capital	86	1,555	888	1,268	
Subtotal:	4,034,865	3,743,459	2,897,997	2,763,168	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	4,034,865	3,743,459	2,897,997	2,763,168	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	537,145	537,145	195,140	125,980	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	537,145	537,145	195,140	125,980	
Less: Additional tier 1 capital deductions	0	0	2,721	17,147	
Additional tier 1 capital	537,145	537,145	192,419	108,833	
Tier 1 Capital	4,572,010	4,280,604	3,090,416	2,872,001	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	510,000	560,000	260,000	260,000	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	522,220	282,777	250,960	251,080	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	1,032,220	842,777	510,960	511,080	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	1,032,220	842,777	510,960	511,080	
Exited advanced approach tier 2 capital					
Total capital	5,604,230	5,123,381	3,601,376	3,383,081	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	54,300,158	47,335,281	32,351,607	31,422,355	
Less: Deductions from common equity tier 1 capital	520,702	595,443	137,604	144,317	
Less: Other deductions	1,216	19,439	11,101	15,848	
Total assets for leverage ratio	53,778,240	46,720,399	32,202,902	31,262,190	
Total risk-weighted assets	41,767,807	41,831,642	29,121,309	27,667,906	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	9.66	12.35	6	8.95	12.11	3	9.95	12.09	15	9.99	12.16	15			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	10.95	13.08	16	10.23	12.78	12	10.61	12.85	11	10.38	12.95	11			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	13.42	15.23	21	12.25	14.36	14	12.37	14.45	15	12.23	14.63	13			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	8.50	9.13	34	9.16	9.76	40	9.60	9.71	46	9.19	9.53	38			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	2,879	3,706	3,950	2,664		-22.32	61.38
Other insurance activities income	2,879	3,706	3,950	2,664		-22.32	61.38
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	1,049,373	775,665	554,134	540,958		35.29	210.46

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income	0.15	0.41	62	0.19	0.47	64	0.28	0.47	67	0.20	0.55	58			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.27	11.03	89	17	11.51	71	16.59	10.22	73	17.33	9.84	74			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		37,794			34,076			21,638			17,633				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.07	0.75	80	0.07	1.39	76	0.07	1.79	73	0.06	1.54	74			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	127	860	952	1,166	
Real estate loans	127	860	952	1,166	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	127	860	952	1,166	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	-85.23	-2.40	4	-9.66	22.48	27	-18.35	7.24	17	39.64	21.19	81			
Total selected assets	-85.23	2.04	6	-9.66	12.40	26	-18.35	3.24	18	39.64	21.86	77			
Deposits		3.46			10.36			5			-0.77				

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	540,841	405,920	251,703	418,954		33.24	139.85
Dividends	537,500	400,000	250,000	283,210		34.38	168.88
Interest	3,341	5,920	1,703	954		-43.56	576.32
Management and service fees	0	0	0	0			
Other income	0	0	0	134,790			-100.00
Income from nonbank subsidiaries	10,000	0	10,000	33,489			20.47
Dividends	10,000	0	0	0			
Interest	0	0	0	489			-100.00
Management and service fees	0	0	0	0			
Other income	0	0	10,000	33,000			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	550,841	405,920	261,703	452,443		35.70	135.61
Securities gains (losses)	0	-16	0	3,386			
Other operating income	4,966	11,606	-3,904	-3,041		-57.21	
Total operating income	555,807	417,510	257,799	452,788		33.12	138.00
Operating Expenses							
Personnel expenses	396	6	2	0		6500.00	
Interest expense	42,646	40,885	24,874	43,609		4.31	-8.02
Other expenses	10,453	13,965	21,866	34,268		-25.15	-2.63
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	53,495	54,856	46,742	77,877		-2.48	-6.32
Income (loss) before taxes	502,312	362,654	211,057	374,911		38.51	184.71
Applicable income taxes (credit)	-12,202	-9,753	-13,690	-30,421			
Extraordinary items				0			
Income before undistributed income of subsidiaries	514,514	372,407	224,747	405,332		38.16	163.54
Equity in undistributed income of subsidiaries	-140,819	191,373	203,729	-129,858			
Bank subsidiaries	-142,263	184,066	210,922	-98,663			
Nonbank subsidiaries	1,444	7,307	-7,193	-31,195		-80.24	
Subsidiary holding companies	0	0	0	0			
Net income (loss)	373,695	563,780	428,476	275,474		-33.72	65.29
Memoranda							
Bank net income	395,237	584,066	460,922	184,547		-32.33	68.48
Nonbank net income	11,444	7,307	-7,193	-31,195		56.62	
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
Assets										
Investment in bank subsidiaries	5,339,849	91.25	5,403,005	91.97	3,418,471	91.43	3,232,129		-1.17	59.91
Common and preferred stock	5,239,849	89.54	5,300,302	90.22	3,415,768	91.36	3,229,426		-1.14	57.04
Excess cost over fair value	0	0	2,703	0.05	2,703	0.07	2,703		-100.00	-100.00
Loans, advances, notes, and bonds	100,000	1.71	100,000	1.70	0	0	0		0.00	
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	46,271	0.79	43,370	0.74	34,586	0.93	40,731		6.69	-66.56
Common and preferred stock	46,271	0.79	43,370	0.74	34,586	0.93	40,731		6.69	-35.15
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			-100.00
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	439,352	7.51	365,111	6.21	213,096	5.70	191,275		20.33	18.88
Cash and due from unrelated depository institution	9,277	0.16	9,277	0.16	9,927	0.27	19,911		0.00	-53.41
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	1			-100.00
Intangible assets	0	0	0	0	0	0	0			
Other assets	16,975	0.29	54,142	0.92	62,915	1.68	69,761		-68.65	-82.41
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	5,851,724	100.00	5,874,905	100.00	3,738,995	100.00	3,553,808		-0.39	47.30
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	298,853	5.11	298,228	5.08	297,603	7.96	296,971		0.21	0.72
Subordinated notes and debentures	297,553	5.08	545,669	9.29	248,101	6.64	247,618		-45.47	-54.47
Other liabilities	83,674	1.43	79,008	1.34	49,379	1.32	37,344		5.91	604.33
Balance due to subsidiaries and related institutions	10,310	0.18	10,310	0.18	10,310	0.28	10,310		0.00	0.00
Total liabilities	690,390	11.80	933,215	15.88	605,393	16.19	592,243		-26.02	-29.00
Equity Capital	5,161,334	88.20	4,941,690	84.12	3,133,602	83.81	2,961,565		4.44	72.03
Perpetual preferred stock (income surplus)	537,145	9.18	537,145	9.14	195,140	5.22	125,980		0.00	326.37
Common stock	168,133	2.87	166,801	2.84	143,300	3.83	142,677		0.80	19.59
Common surplus	3,851,208	65.81	3,819,336	65.01	3,060,561	81.86	3,043,128		0.83	28.80
Retained earnings	1,178,019	20.13	1,068,327	18.18	843,767	22.57	544,208		10.27	573.26
Accumulated other comprehensive income	158,635	2.71	65,641	1.12	-94,420	-2.53	-54,754		141.67	
Other equity capital components	-731,806	-12.51	-715,560	-12.18	-1,014,746	-27.14	-839,674			
Total liabilities and equity capital	5,851,724	100.00	5,874,905	100.00	3,738,995	100.00	3,553,808		-0.39	47.30
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	10,310	0.18	10,310	0.18	10,310	0.28	10,310		0.00	0.00
Notes payable to subsidiaries that issued TPS	10,000	0.17	10,000	0.17	10,000	0.27	10,000		0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

BHC Name

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	7.37	7.29	48	11.87	9.68	73	14.29	10.40	88	9.26	7.61	67			
Bank net income / Average equity investment in banks	7.44	7.45	47	12.07	10.51	69	13.96	11.19	78	5.66	8.74	20			
Nonbank net income / Average equity investment in nonbanks	25.88	9.75	84	18.53	7.89	80	-19.30	7.10	2	-50.81	4.73	3			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	105.76	88.16	64	103.60	82.22	56	107.57	82.56	80	66.99	80.64	23			
Nonbank net income / Parent net income	3.06	3.59	68	1.30	5.93	60		3.78			7.76				
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	13.38	20.06	48	18.88	20.43	67	19.32	20.88	66	20	19.94	69			
Total debt / Equity capital	11.56	14.41	60	17.08	14.31	70	17.41	14.69	70	18.39	13.95	74			
Total debt + notes payable to subs that issued TPS / Equity capital	11.75	16.67	49	17.28	16.36	69	17.73	17.10	68	18.73	16.10	72			
Total debt + Loans guaranteed for affiliate / Equity capital	11.56	14.68	58	17.08	14.56	70	17.41	15.14	70	18.39	14.35	73			
Total debt / Equity capital – excess over fair value	11.56	14.52	60	17.09	14.51	70	17.43	14.81	70	18.41	14.10	74			
Long-term debt / Equity capital	11.56	13.56	60	17.08	13.04	71	17.41	13.37	73	18.39	12.69	76			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0.05	0.12	78	0.09	0.12	82	0.09	0.17	77			
Long-term debt / Consolidated long-term debt	49.53	34.67	63	54.15	28.44	76	32.93	28.63	58	33.91	26.93	60			
Double Leverage															
Equity investment in subs / Equity capital	102.42	102.81	49	108.19	103.22	76	110.19	103.10	82	110.51	102.10	86			
Total investment in subs / Equity capital	104.36	110.16	47	110.21	111.07	69	110.19	112.48	63	110.51	111.30	67			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.33	0.47	48	0.72	0.36	70	0.75	0.35	72	1.13	0.52	73			
Equity investment in subs – equity cap / Net income-div (X)	0.86	1.82	32	1.13	1.22	51	1.08	1.22	58	1.62	2.64	50			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	201.92	136.59	81	163.81	177.68	52	152.46	162.34	49	302.02	141.81	92			
Cash from ops + noncash items + op expense / Op expense + dividend	215.29	147.24	79	198.34	190.27	58	173.67	174.91	53	379.32	148.20	95			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	114.10	134.08	50	162.93	116.34	84	107.09	103.19	60	94.46	92.33	40			
Pretax operating income + interest expense / Interest expense	1,277.86	2,016.32	59	987.01	1,968.54	40	948.50	2,898.75	46	959.71	1,909.25	53			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,270.59	1,539.23	63	977.50	1,632.83	44	934.65	1,369.37	45	953.56	1,547.94	53			
Dividends + interest from subsidiaries / Interest expense + dividends	203.66	150.43	77	164.44	210.80	40	161.13	188.90	45	225.28	172.51	72			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	45.73	16.08	79	489.64	16.39	99			
Net income / Current part of long-term debt + preferred dividends (X)	11.27	35.64	37	24.64	57.11	56	30.65	33.93	64	26.91	24.63	76			
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.25	3.85	72	5.28	2.64	73	4.48	2.61	68	4.51	3.24	64			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.14	2.66	52	0.15	5.62	46	0.14	5.50	45	0.18	5.68	44			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	44.28	81.10	22	55.31	57.84	56	58.44	57.26	59	20.41	68.72	9			
Dividends declared / Net income	60.96	42.29	77	36.53	33.08	56	30.65	27.33	53	30.04	31.29	42			
Net income – dividends / Average equity.....	2.88	4.14	32	7.53	6.46	64	9.91	7.33	82	6.48	5.03	69			
Percent of Dividends Paid															
Dividends from bank subsidiaries	235.93	132.17	81	194.20	178.13	54	190.36	157.73	59	342.27	130.71	92			
Dividends from nonbank subsidiaries	4.39	3.41	74	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	240.32	174.85	76	194.20	260.40	42	190.36	215.26	47	342.27	196.35	83			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	135.99	60.28	96	68.49	66.55	52	54.24	60.71	45	153.46	59	98			
Interest income from bank subsidiaries.....	0.85	0.36	82	1.01	0.54	78	0.37	0.52	68	0.52	0.76	67			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	73.04	0.01	98			
Operating income from bank subsidiaries	136.84	62.88	93	69.50	69.36	48	54.61	63.43	41	227.02	62.82	96			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	87.38	56.39	63	0	82.95	12		51.40			102.35				
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26		18.56			8.11				
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38		2.96			0.85				
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43		0.15			0.81				
Operating income from nonbank subsidiaries	87.38	79.84	54	0	150.41	6		99.33			165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.71	69.76	59	95.81	67.32	59	96.97	65.18	65	62.55	59.17	37			
Interest income from bank subsidiaries.....	0.60	0.63	74	1.42	0.80	78	0.66	0.92	70	0.21	0.94	59			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	29.77	0.09	99			
Operating income from bank subsidiaries	97.31	82.20	48	97.22	78.80	47	97.64	74.20	48	92.53	69.23	46			
Dividends from nonbank subsidiaries	1.80	1.95	71	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0.11	2.79	61			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	3.88	0.02	96	7.29	0.17	94			
Operating income from nonbank subsidiaries	1.80	4.70	60	0	7.29	11	3.88	7.64	68	7.40	9.99	69			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt	1.73	27.08	28	1.22	28.33	27	1.89	26.53	32	1.89	39.18	35			